

## INSURANCE RESOLUTION (Revised 5-2018)

**WHEREAS**, The Village at Towne Center Homeowners Association needs to protect the Association and its membership, the Board adopted the following Resolution by Action in Lieu of a Board of Directors Meeting May 2018.

1. The Unit Owner or Unit's agent shall shut off the main water supply valve associated with the Condo if the Unit is vacant for extended periods of time. The Owner or Unit's agent shall also shut off valves for water heaters, water softeners and RO systems if possible.
2. The Unit Owner shall be responsible for clean out of the sewer lines from their unit to the main community sewer line leading to the City Sewer line.  
The Unit Owner shall be responsible for any damage under the Unit Owner policy for damages incurred for failure to perform proper maintenance to their individual sewer lines and/or unit drains.
3. Upon taking possession of a Unit, each Owner is required to carry adequate insurance that will cover damage not covered by the HOA Master Policy, including coverage of the HOA policy deductible as same may be changed from time to time.
4. Owner shall be responsible for the full amount of damage that is (a) not the responsibility of the HOA or (b) not covered by the HOA's insurance including the cost of the HOA's insurance deductible. Owner shall reimburse the Association for any emergency repair or cleanup costs required to mitigate further damage.
5. In the event of a claim against the HOA Master Policy involving more than one unit, the HOA Master Policy Deductible shall be to the unit which the damage originated in as determined by the HOA insurance adjustor.
6. All unit owners or unit agent shall ensure that all hard-wired smoke detectors 10 years or older on February 1, 2016 were replaced and notification was sent to Management by April 1, 2016 and henceforth replaced every 10 years (i.e. 2026) with like notification to Management.